

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-24955-ABA  
Chapter: 7  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ralph M Stiles Jr.  
242 Delsea Drive  
Westville, NJ 08093

Denise E Stiles  
242 Delsea Drive  
Westville, NJ 08093

Social Security No.:

xxx-xx-5057

xxx-xx-8461

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 14, 2017

JAN: dmb

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ralph M Stiles, Jr.  
 Denise E Stiles  
 Debtors

Case No. 17-24955-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Nov 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2017.

db/jdb  
 cr +Ralph M Stiles, Jr., Denise E Stiles, 242 Delsea Drive, Westville, NJ 08093-1221  
 +ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516960519 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 516960520 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 516960522 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 516960524 +Frederic I. Weinberg, 1200 Laurel Oak Road, Voorhees, NJ 08043-4323  
 516960525 +Health Care Of Nj F C, 175 Madison Ave, Mount Holly, NJ 08060-2038  
 516960526 +Lyons Doughty, 136 Gaither Drive Suite 100, Mount Laurel, NJ 08054-2239  
 516960528 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918  
 516960530 +The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
 516960531 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank/Rms CC, Card Member Services, Po Box 108,  
 St Louis, MO 63166)  
 516960532 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494  
 516960533 +Wells Fargo Home Projects Visa, Written Correspondence Resolutions,  
 Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2017 22:31:18 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 14 2017 22:31:17 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516960521 E-mail/Text: mrdiscen@discover.com Nov 14 2017 22:31:04 Discover, P.O. Box 15316,  
 Wilmington, DE 19850  
 516960523 +E-mail/Text: fggbanko@fgny.com Nov 14 2017 22:31:05 Forster Garbus and Garbus,  
 7 Banta Place, Hackensack, NJ 07601-5604  
 516960527 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2017 22:38:18  
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 516965501 +E-mail/PDF: gecsed@recoverycorp.com Nov 14 2017 22:32:33 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516960529 E-mail/Text: bankruptcy@td.com Nov 14 2017 22:31:18 TD Bank, N.A., Attn: Bankruptcy,  
 32 Chestnut St, Lewiston, ME 04243

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Nov 14, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Paul C. Dougherty on behalf of Debtor Ralph M Stiles, Jr. attorneypcd@aol.com  
Paul C. Dougherty on behalf of Joint Debtor Denise E Stiles attorneypcd@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5